

The complaint

Mrs S complains Barclays Bank UK PLC's IT outage meant she couldn't pay her rent.

What happened

There was an IT outage during the weekend of 31 January to 2 February 2025, and during this time Mrs S needed to pay her rent.

Mrs S tried to transfer money from her savings account with Barclays to cover this payment but couldn't. Mrs S had to ask family to pay her rent, in cash, a day late. Mrs S says she's been told to leave her property because her rent was late.

Mrs S says she had credit cards due on the day and couldn't pay these either.

Mrs S also says she went shopping on the Saturday and when it came to pay, her daughter reminded her of the IT outage. Mrs S says she didn't try to pay as she was so distressed about not being able to access her money.

Mrs S complained to Barclays, and it said it had no evidence of any attempted payments for rent or credit cards. Barclays said it could see payments to shops on Mrs S' card being declined, then approved, so it accepted there was some impact and paid Mrs S £75.

Mrs S brought her complaint to this service and an investigator looked into things and initially thought Barclays' offer was fair. Mrs S had said her late credit card payments hadn't meant any charges, so this point hadn't been considered further.

And the investigator couldn't see any attempts from Mrs S to transfer money to cover her rent payment, and had nothing to show Mrs S' landlord had asked her to vacate the property.

Mrs S disagreed and said she'd made multiple attempts to transfer.

The investigator asked Barclays for comment, and it sent in some information to show Mrs S had tried, several times, to transfer large amounts of money to her current account. These transfers had failed because of the IT outage.

The investigator assessed things again and thought Barclays should increase its offer to £300 in total. Barclays accepted this outcome, but Mrs S disagreed with the outcome and asked for an ombudsman to decide things.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

It's clear the IT outage at Barclays affected Mrs S. I've seen the evidence Barclays sent in

and Mrs S tried, eight times, to transfer money late on 31 January and early 1 February.

Most of these amounts were over £1,200, I think it's very likely this was so Mrs S could pay her rent. Mrs S says her rent's due on the first of the month.

I've looked at Mrs S' statements and she paid her rent on 1 October, 31 October, 2 December and 31 December 2024, for what appears to October, November and December 2024 and January 2025.

Mrs S says the 2 December payment was late because she was unwell.

But it doesn't appear Mrs S was told to vacate her property after the late payment in December 2024. And I'm persuaded Mrs S could have transferred on 2 February 2025, she sent a £600 payment out of her account to another person.

I think Mrs S could have made her rent payment on this day, and it wouldn't have been any later than the payment she'd made a couple of months prior. And Mrs S could have explained to her landlord why it was late, the IT outage was widely reported.

I don't think I can hold Barclays responsible for the actions of Mrs S' landlord, asking her to leave the property. I don't think Mrs S being asked to leave was foreseeable, based on previous, recent payments.

And Mrs S doesn't have anything to show she's been asked to leave the property, and has recently said she's still living in the same property.

Although I accept Mrs S had problems transferring her money, and paying her rent, and this is because of Barclays' IT outage, I don't think it would be fair for me to tell Barclays to compensate for Mrs S' pending eviction.

Mrs S says she went shopping, and this is difficult for her as she's disabled. Mrs S went shopping with her daughter, who helps her, and got to the point of paying when she was reminded of the IT outage.

Mrs S says she didn't try to pay, and left without her shopping, which had a significant effect on her health.

I think it's very likely, had Mrs S tried to spend on her card, it would have been successful. Even if this hadn't worked, I'm persuaded Mrs S would have been able to withdraw money at a cash machine.

I can't know this for sure, Mrs S didn't try and use her card. But I don't think it would be fair for me to hold Barclays responsible for Mrs S not using her card at all. I accept the IT outage caused Mrs S distress, but I think she could have tried her card.

Barclays has said Mrs S used her card, but this was the day after, on 2 February 2025. Mrs S says her daughter used the card to test whether it worked. I'm unsure why Mrs S couldn't test her card the day before, when she went shopping.

I also haven't considered Mrs S' credit card payments. I don't have any evidence payments were due or charges applied.

But I accept Mrs S was caused some considerable distress by not being able to transfer money to cover her rent payment. I think some of the additional distress could have been mitigated by Mrs S, I think she could have paid on 2 February 2025.

I realise Mrs S feels the impact on her as an individual hasn't been properly considered, but I'd like to assure Mrs S I've done this.

I've carefully considered what Mrs S has said about her health and vulnerabilities, I understand the IT outage very likely had a more significant impact on Mrs S.

But, looking at the specific circumstances of Mrs S' complaint, her individual circumstances as well as the evidence I have to hand, I think a total payment of £300 in compensation is fair and reasonable.

My final decision

My final decision is I uphold this complaint and Barclays Bank UK PLC should pay Mrs S a further £225 to compensate for the inconvenience she was caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 24 July 2025.

Chris Russ
Ombudsman